

Electronic Acknowledgement Receipt

EFS ID:	5106990
Application Number:	10814800
International Application Number:	
Confirmation Number:	4936
Title of Invention:	Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system operated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah
Customer Number:	25096
Filer:	Steven D. Lawrenz/Tracy Meeker
Filer Authorized By:	Steven D. Lawrenz
Attorney Docket Number:	32052-9195.US04
Receipt Date:	06-APR-2009
Filing Date:	31-MAR-2004
Time Stamp:	20:32:30
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Electronic Funds Transfer
Payment was successfully received in RAM	\$624
RAM confirmation Number	5617
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/Message Digest	Multi Part/.zip	Pages (if appl.)

1		9195US4.pdf	576154 8c2c29a32216b15d8afe11e9a0d44047be1 98268	yes	16
Multipart Description/PDF files in .zip description					
Document Description		Start	End		
Miscellaneous Incoming Letter		1	1		
Amendment/Req. Reconsideration-After Non-Final Reject		2	2		
Specification		3	3		
Claims		4	11		
Abstract		12	12		
Applicant Arguments/Remarks Made in an Amendment		13	16		

Warnings:

Information:

2	Fee Worksheet (PTO-06)	fee-info.pdf	30597 ca44f2ffe601aab9ce5f09bc9e52a7b0cfe1 d4f	no	2
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Warnings:

Information:

Total Files Size (in bytes):	606751
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.